

United States Bankruptcy Court

Western District of Missouri
Case No. 13-43648-drd13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ora E Mott
1803 NE 72nd Terr
Kansas City, MO 64118

Social Security No.:
xxx-xx-4179

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/19/16

/s/ Dennis R. Dow
United States Bankruptcy Judge

INFORMATION ABOUT ACCESSING COURT DOCUMENTS

The chapter 13 trustee has filed a Notice of Completion with the Court that the debtor(s) in this case has completed all payments under the court-approved chapter 13 plan. The chapter 13 trustee will file a final report in this case as soon as all the checks have been negotiated, usually within 150 days after the Notice of Completion. You may access documents filed in the case through the PACER program. To register for a PACER login and password, go to <https://www.pacer.gov/pSCO/cgi-bin/regform.pl>. There is a charge of \$.10 per page to view documents, however if you incur less than \$15.00 in charges per quarter, PACER fees are waived as approved by the Judicial Conference of the United States.

SEE THE BACK OF THIS ORDER FOR ADDITIONAL IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after completion of all payments under the debtor's confirmed chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue to pursue a lawsuit, to garnish wages or seize other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order could be required to pay damages and attorney's fees to the debtor. However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts that are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support.
- b. Debts for most student loans.
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, watercraft or aircraft while intoxicated.
- e. Debts for restitution , or damages, awarded in a civil action against the debtor as a result of malicious or willfull injury by the debtor that caused personnel injury to an individual or the death of an individual (in a case filed on or after October 17, 2005).
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due.
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005).
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the laws are complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.